

Form 410

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Ariel Abad**  
**Karen L. Abad**  
Debtor(s)

Bankruptcy Case No.: 14-22502-CMB

Chapter: 13  
Docket No.: 70 – 69  
Concil. Conf.: March 21, 2019 at 09:00 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **January 25, 2019**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit* or *Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **February 11, 2019**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **March 21, 2019** at **09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: December 11, 2018

cm: All Creditors and Parties In Interest

Carlota M. Bohm  
United States Bankruptcy Judge

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Ariel Abad  
 Karen L. Abad  
 Debtors

Case No. 14-22502-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dsaw  
 Form ID: 410

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Dec 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2018.

db/jdb +Ariel Abad, Karen L. Abad, 2907 Homehurst Street, Pittsburgh, PA 15234-3145  
 aty +Darren Parr, 967 Liberty Ave., 2nd fl., Pittsburgh, PA 15222-3701  
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219  
 13874818 +Barclay Card Services, PO Box 13337, Philadelphia, PA 19101-3337  
 13874819 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Best Buy, PO Box 183195, Columbus, OH 43218-3195)  
 13920016 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13906490 Lakeview Loan Servicing, LLC, M & T Bank, One Fountain Plaza,  
 7th Floor-- Payment Processing, Buffalo, NY 14203-1495  
 13874829 +Macy's, PO Box 183083, Columbus, OH 43218-3083  
 13874830 +Medi-Help, 1691 Washington Rd., Pittsburgh, PA 15228-1631  
 13874833 +PNC Bank, PO Box 5570, Cleveland, OH 44101-0570  
 13910506 +Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm,  
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
 13874836 +Target Card Servcies, PO Box 660170, Dallas, TX 75266-0170

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13874817 E-mail/PDF: gecscdi@recoverycorp.com Dec 12 2018 03:09:11 Amazon GE Capital Retail Bank,  
 PO Bo x965013, Orlando, FL 32896-5013  
 13888711 +E-mail/Text: bnc@atlasacq.com Dec 12 2018 03:04:22 Atlas Acquisitions LLC,  
 on behalf of Oliphant Financial, LLC, 294 Union St., Hackensack, NJ 07601-4303  
 13920867 +E-mail/Text: bncmail@w-legal.com Dec 12 2018 03:05:04 CERASTES, LLC,  
 C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13874821 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 12 2018 03:09:40 Capital One,  
 PO Box 30285, Salt Lake City, UT 84130-0285  
 13930610 E-mail/PDF: rmscedi@recoverycorp.com Dec 12 2018 03:10:15 Capital Recovery V, LLC,  
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 13874823 E-mail/Text: bk.notifications@jpmchase.com Dec 12 2018 03:04:39 Chase Auto Finance,  
 P.O. Box 78050, Phoenix, AZ 85062-8050  
 13937283 +E-mail/Text: kbarkley@bernsteinlaw.com Dec 12 2018 03:05:26 Duquesne Light Company,  
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,,  
 Pittsburgh, PA 15219-1945  
 13874824 E-mail/PDF: gecscdi@recoverycorp.com Dec 12 2018 03:09:12 GE Capital Retail Bank,  
 P.O. Box 960061, Orlando, FL 32896-0061  
 13893132 E-mail/Text: bk.notifications@jpmchase.com Dec 12 2018 03:04:39 JPMorgan Chase Bank, N.A.,  
 National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, Arizona 85038-9505  
 13874825 E-mail/Text: bnckohlsnotices@becket-lee.com Dec 12 2018 03:04:26 Kohl's Payment Center,  
 PO Box 2983, Milwaukee, WI 53201-2983  
 13874826 E-mail/PDF: gecscdi@recoverycorp.com Dec 12 2018 03:09:38 Lowes/ GECRB, PO Box 530914,  
 Atlanta, GA 30353-0914  
 13874828 E-mail/Text: camanagement@mtb.com Dec 12 2018 03:04:34 M&T Bank, PO Box 62182,  
 Baltimore, MD 21264-2182  
 13874832 +E-mail/Text: bankruptcy@oliphantfinancial.com Dec 12 2018 03:04:56 Oliphant Financial,  
 9009 Town Center Parkway, Bradenton, FL 34202-4185  
 13917070 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 12 2018 03:09:21  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 13874834 E-mail/PDF: gecscdi@recoverycorp.com Dec 12 2018 03:09:11 Sam's Club/ GECRB,  
 PO Box 530942, Atlanta, GA 30353-0942  
 13874835 +E-mail/Text: BKRMailOPS@weltman.com Dec 12 2018 03:04:34 Sterling, Inc., 375 Ghent Road,  
 Akron, OH 44333-4600  
 13882332 +E-mail/Text: bncmail@w-legal.com Dec 12 2018 03:05:04 TD BANK USA, N.A.,  
 C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13874837 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Dec 12 2018 03:04:19  
 Verizon, PO Box 920041, Dallas, TX 75392-0041  
 13874838 E-mail/PDF: gecscdi@recoverycorp.com Dec 12 2018 03:09:11 Walmart/ GECRB, P.O. Box 530927,  
 Atlanta, GA 30353-0927  
 13874840 +E-mail/Text: BKRMailOps@weltman.com Dec 12 2018 03:05:03 William T. Molczan,  
 1400 Koppers Building, 436 Seventh Avenue, Pittsburgh, PA 15219-1826

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Lakeview Loan Servicing, LLC  
 cr Pittsburgh Water & Sewer Authority  
 13874822\* Capital One, PO Box 30285, Salt Lake City, UT 84130-0285  
 13874827\* Lowes/ GECRB, PO Box 530914, Atlanta, GA 30353-0914  
 13874831\* +Medi-Help, 1691 Washington Road, Pittsburgh, PA 15228-1631  
 13874839\* Walmart/GECRB, P.O. Box 530927, Atlanta, GA 30353-0927

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Form ID: 410

Page 2 of 2  
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13874820 ##Best Buy Credit Services, P.O. Box 183195, Columbus, OH 43218-3195

TOTALS: 2, \* 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 13, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 11, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Lakeview Loan Servicing, LLC  
andygornall@latouflawfirm.com  
Christopher M. Frye on behalf of Debtor Ariel Abad chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo  
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste  
inberg.com  
Christopher M. Frye on behalf of Joint Debtor Karen L. Abad chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo  
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste  
inberg.com  
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com,  
cnoroski@grblaw.com  
Joshua I. Goldman on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9